Case 09-47986 Doc 1 Filed 12/18/09 Entered 12/18/09 15:24:49 Desc Main United States Bankruptcy Court Page 1 of 39 Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): YOUNG GERALD E. Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): XXX-XX-0230 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 3410 WOODLAND DRIVE OLYMPIA FIELDS, ILLINOIS ZIP CODE 60461 ZIP CODE County of Residence or of the Principal Place of Business' County of Residence or of the Principal Place of Business Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): SAME AS ABOVE ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above) ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank ᅒ Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. V Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors Ø \Box П 1-49 50-99 100-199 200-999 1,000-5.001-10,001-25,001-50.001-Over 5,000 10 000 25,000 50,000 100,000 100,000 Estimated Assets П w П \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$109,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities V \Box \$50,001 to \$100,001 to \$0 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 10 \$1

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B I (Official For	m 1) (1/98)	Entered 12/18/09 15:24:49	Desc Main
Voluntary Peti		Page 2 of 39 Name of Debloits): GERALD E. YOUNG	Page 2
(7/us page musi	All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, attach additional sheet	<u> </u>
Location Where Filed: (CHICAGO, IL	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Name CD II	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil		ditional sheet.)
Name of Debtor	r.	Case Number:	Date Filed:
District:	Northern District of Illinois	Relationship:	Judge:
	Exhibit A	Exhibit B	
(To be complete	ed if debtor is required to file periodic reports (e.g., forms 10K and	(To be completed if debtor whose debts are primarily c	
of the Securities	Securities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter (1.)	I, the attorney for the petitioner named in the	foregoing parition declare that I
Į		have informed the petitioner that [he or she]	may proceed under chapter 7 11
		12, or 13 of title 11, United States Code available under each such chapter. I further of	and have explained the relief
		debtor the notice required by 11 U.S.C. § 342	(b).
Exhibit A	is attached and made a part of this petition.	Х	
		Signature of Attorney for Debtor(s) (Date)
	Exhibit	С	
Does the debtor	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable barm to ex-	hlic health or exfert?
		o and or minimone with resemble name to pu	one nearth of safety:
	Exhibit C is attached and made a part of this petition.		
□ No.			
	Exhibit	D	
(To be compl	leted by every individual debtor. If a joint petition is filed	l, each spouse must complete and attac	h a separate Exhibit D.)
☐ Exhib	oit D completed and signed by the debtor is attached and r	nade a part of this petition.	
If this is a join	nt petition:		
☐ Exhib	oit D also completed and signed by the joint debtor is attac	ched and made a part of this petition.	
	Information Regarding th	he Debtor - Venne	
Ø	(Check any applic Debtor has been domiciled or has had a residence, principal place of	able box.)	100 4 1
-	preceding the date of this petition or for a longer part of such 180 day	is than in any other District.	80 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partners	er, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place	of business or principal assets in the United Sta	tes in this District, or
	has no principal place of business or assets in the United States but is this District, or the interests of the parties will be served in regard to the	a defendant in an action or proceeding [in a fec he relief sought in this District.	leral or state court] in
	Certification by a Debtor Who Resides as (Check all applicat		
	Landlord has a judgment against the debtor for possession of debto	• ,	
L-3	removed two a landkiness against the needes for boxxx22000 of 0codo	is residence. (If box checked, complete the fol	lowing.)
		(Name of landlord that obtained judgment)	·
		Jumpsterill)	
			·····
•=-		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are ci entire monetary default that gave rise to the judgment for possession	ircumstances under which the debtor would be p n, after the judgment for possession was entered	ermitted to cure the
	Debtor has included with this petition the deposit with the court of a filing of the petition.		i
	Debtor certifies that he/she has served the Landlord with this certific	cation. (11 U.S.C. § 362(I)).	

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B I (Official Form) I (1/08)	Page 3			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case.)	GERALD E. YOUNG			
	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X Signature of Debut	X (Signature of Foreign Representative)			
X Signature of Joint Debtor 708 748-9093	(Printed Name of Foreign Representative)			
Telephone Number (if not represented by attorney) 12/27/2009 Date	Date			
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer			
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum			
Firm Name Address	fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer			
•In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address			
Signature of Debtor (Corporation/Partnership)				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or			
X	partner whose Social-Security number is provided above.			
Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			
Title of Authorized Individual				
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re GERALD E. YOUNG	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

В	ID	(Official	Form	1,	Exh.	D)	(12/(19) -	Cont
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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);

- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 12/27/2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

		Northern	District Of _	Illino	is
In re	GERALD E. YO	UNG,		Case No.	
	150801			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 92,500.00		
B - Personal Property	YES	3	s 25,900.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		s 115,500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 1,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		s 125,225.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			s 4,191.00
J - Current Expenditures of Individual Debtors(s)	YES	1			s 3,883.00
το)TAL	17	\$ 118,400.00	\$ 242,225.00	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

		AUGHETH DISPICE OF THINOIS
in re	GERALD E. YOUNG	Case No.
	Debtor	
		Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Аг	nount
Domestic Support Obligations (from Schedule E)	s	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	s	1,500.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	s	
Student Loan Obligations (from Schedule F)	\$	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	s	0.00
TOTAL	s	1,500.00

State the following:

Average Income (from Schedule I, Line 16)	s	4,191.00
Average Expenses (from Schedule J, Line 18)	s	3,883.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	s	2,939.00

State the following:

State the londwing.	15	
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 115,500.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORFTY, IF ANY" column		s
4. Total from Schedule F		\$ 125,225.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 240,725.00

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IB re GERALD E. YOUNG,	Case No.
Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WITE, YOLN'T, OR COMPANITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
SINGLE FAMILY HOME @ 3410 WOODLAND DRIVE OLYMPIA FIELDS, IL	1/2 OWNER		92,500.00	92,500.00
	To	tal➤	92,500.00	·····

	Debto	ÞΓ		(If knov	vn)
In re_	GERALD	E. YOU	JNG	Case No.	
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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, and the number of the category. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C—Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		50.00		\$50.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building, and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		SEAWAY BANK (CHECKING) CHICAGO, IL		\$200.00
 Security deposits with public utilities, telephone companies, landfords, and others. 	Х			
 Household goods and furnishings, including audio, video, and computer equipment. 		COMPUTER (150); TV 2 (200) AUDIO SYSTEM (300);HOUSEHOLD FURNISHINGS (750) DVD PLAYER(100)		\$1,500.00
 Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. 		BOOKS (150.00); PICTURES (150); CD'S (100) DVD'S (100)		\$500.00
6. Wearing apparel.		USED PERSONAL CLOTHING		\$450.00
7. Furs and jewelry.		WATCH(100); GOLD CHAIN (100)		\$200.00
Firearms and sports, photographic and other hobby equipment.	X			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	Х			
 Annuities, Itemize and name each issuer. 	х			

		ebtor			(If Known)
In re_	GERAL	DE. YO		_, Case No		
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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh or other pension or profit sharing plans. Itemize.	Х			
 Stock and interests in incorporated and unincorporated businesses, Itemize. 	х			
 Interests in partnerships or joint ventures. Itemize. 	Х			
 Government and corporate bonds and other negotiable and nonnegotiable instruments. 	X			
15. Accounts Receivable.	X			
 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 	X			
 Other liquidated debts owing debtor including tax refunds. Give particulars. 	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Х			
 Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	Х			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				
21. Patents, copyrights, and other ntellectual property, Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	Х			

	De	ebtor			(If Known))
In re _	GERAL	DE. YO		, Case No.		
	0000 00 41000	D00 1	,	Page 11 of 39	10.24.40	Desc Main
	Case 09-47986	DOCT	FIIEG 12/18/09	Entered 12/18/09	15 24 49	Desc Main

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sheet)		
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 BENZ		\$23,000.00
24. Boats, motors, and accessories.	х			
25. Aircraft and accessories.	х			
26. Office equipment, fumishings, and supplies.	Х			
 Machinery, fixtures, equipment, and supplies used in business. 	х			
28. Inventory.	Х			
29. Animals.	х			
 Crops-growing or harvested. Give particulars. 	х			
31. Farming equipment and implements.	x			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	Х			
		continuation sheets attached Total	> [\$ 25,900.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

				Page 12 of 39		
In re _	GERAL	LD E. YO	UNG	_, Case No		
	D	ebtor			(If Known	1)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

under at	pplicable nonbankruptcy law.		
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
USED PERSONAL CLOTHING	ILLINOIS CODE SEC 735 ILCS 5/12-1001	\$450.00	\$450.00
SEAWAY BANK (CHECKING)	ILLINOIS CODE SEC 12-901; SEC. 12-1001	\$200.00	\$200.00
USED HOUSEHOLD FURISHINGS	ILLINOIS CODE SEC 12-901; SEC. 12-1001	\$2,000.00	\$2,000.00
WILD CARD	ILLINOIS CODE SEC 12-901; SEC. 12-1001	\$4,000.00	\$2,000.00
JEWELY	ILLINOIS CODE SEC 12-901; SEC. 12-1001	\$200.00	\$200.00
2005 BENZ	ILLINOIS CODE SEC 12-901; SEC. 12-1001	\$2,500.00	\$23,000.00
SINGLE FAMILY HOME 3410 WOODLAND DRIVE OLYMPIA FIELDS, IL	ILLINOIS CODE SEC 12-901; SEC. 12-1001	\$7,500.00	\$92,500.00

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B6D (Official Form 6D) (12/07)

In re	GERALD E. YOUNG	, Case No	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 870317189			SINGLE FAMILY HOME					
BANK OF AMERICA HOME LOANS CUSTOMER SERVICES PO BOX 5170 SIMI VALLEY, CA 93062			2006	1			92,500.00	92,500.00
			VALUE \$ 185,000.00					
ACCOUNT NO. 336-400230	<u> </u>		BENZ S430					
CHASE BANK							23,000.00	23,000.00
			VALUE \$ 23,000.00					
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			Subtotal ► (Total of this page)				\$ 115,500.00	\$
			Total ► (Use only on last page)				\$ 115,500.00	s
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related

Data.)

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B6E (Official Form 6E) (12/07)

In re GERALD E. YOUNG	Case No
Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debto with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the essation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re GERALI Debto	E. YOUN	G ,	Case No(if known)	 -
25000	•	٠	(п киоми)	
Certain farmers and fisherm	en			
Claims of certain farmers and fis	hermen, up to	\$5,400* per farmer or fi	sherman, against the debtor, as provided in 11	U.S.C. § 507(a)(6).
Deposits by individuals				
Claims of individuals up to \$2,42 that were not delivered or provided	25* for depos L. 11 U.S.C.	its for the purchase, lease § 507(a)(7).	, or rental of property or services for personal,	family, or household use,
Taxes and Certain Other Del	ots Owed to (Governmental Units		
Taxes, customs duties, and penal-	ties owing to	federal, state, and local g	overnmental units as set forth in 11 U.S.C. § 5	507(a)(8).
Commitments to Maintain th	e Capital of	an Insured Depository I	nstitution	
Claims based on commitments to Governors of the Federal Reserve S § 507 (a)(9).	the FDIC, R System, or the	TC, Director of the Office ir predecessors or succes	e of Thrift Supervision, Comptroller of the Cu sors, to maintain the capital of an insured dep	rrency, or Board of ository institution. 11 U.S.C
Claims for Death or Personal	Injury Whil	e Debtor Was Intoxicat	eď	
Claims for death or personal injudrug, or another substance. 11 U.S	ry resulting fr .C. § 507(a)(1	om the operation of a mo 10).	tor vehicle or vessel while the debtor was into	exicated from using alcohol,
* Amounts are subject to adjustmentaljustment.	nt on April I,	2010, and every three yes	ars thereafter with respect to cases commenced	d on or after the date of

X continuation sheets attached

	Debtor		· · · · · · · · - · · ·		(if known)	
ln re_	GERALD E.	YOUNG		Case No.		
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

							ype of tribing i	or Charles Laseco	OH THIS SHEEL
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 07 M1 400727			2007						
CITY OF CHICAGO 30 NORTH LASALLE STREET RM 700 CHICAGO, JL 60602							1,500.00	1,500.00	1,500.00
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	to Sch	edule of	(To	Sotals of	ubtotal this pa		s 1,500.00	s	
			(Use only on last page of the Schedule E. Report also of Schedules.)	ne comp	Tota pleted	ı>	\$		
			(Use only on last page of the Schedule E. If applicable, the Statistical Summary of Liabilities and Related Data	report a Certain	ilso on	- 1		\$ 1,500.00	s

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	Т		I and the state of	·	,	,	7
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 504244601945			CONSUMER DEBT	\top			
AMERICAN GENERAL FIANCE 600 NORTH ROYAL AVENUE EVANSVILLE, IN 47715							\$2,037.00
ACCOUNT NO. 432747000224			CONSUMER DEBT	+			
BARCLAY'S BANK DELWARE 125 SOUTH WEST STREET WILMINGTON, DE 19801							\$2,806.00
ACCOUNT NO. 529115185534			CONSUMER DEBT				
CAPITAL ONE PO BOX 30281 SALT LAKE CITY, UT 84130							\$546.00
ACCOUNT NO. 68614			CONSUMER DEBT	+	-	\dashv	
CREDIT FIRST/FIRESTONE 6275 EASTLAND ROAD BROOK PARK, OHIO 44142							\$966.00
		V	Continuation sheets attached	Si (Total of	ibtotal		6,355.00
			(Use only on last page of the com				5

In re GERALD E. YOUNG Debtor

Case No. _ (If Known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

INCLUDING ZIP CODE			(Continuation Sheet)				
3925336	MAILING ADDRESS	CODEBTOR HUSBAND, WIFE, JOINT OR COUMHINTY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
19771162	3925336 CREDIT MANAGEMENT PO BOX 1654						\$121.00
GOI921010109	19771162 ENHANCEED RECOVERY 8014 BAYBERRY ROAD		ASSIGNED BY SPRINT				\$430.00
137781	601921010109 GEMB/HOME DESIGN PO BOX 981439		CONSUMER DEBT				\$1,937.00
771414036900 SAMS CLUB/GE MONEY BNK PO BOX 981064 EL PASO, TX 79998 ACCOUNT NO. 51799700009 HSBC PO BOX 81622 CONSUMER DEBT S5	137781 JC PENNY PO BOX 981131	_	CONSUMER DEBT				\$113.00
51799700009 HSBC PO BOX 81622 \$1.60	771414036900 SAMS CLUB/GE MONEY BNK PO BOX 981064	-	CONSUMER DEBT				\$583.00
SALINAS, CA 93912	51799700009 HSBC	-	CONSUMER DEBT				\$1,628.00
Sheet no. 2 of sheets attached to Schedule of Subtotal > \$ 11,10	Sheet no. 2 of sheet	ets attached	to Schedule of				\$ 11,167.00

01. ()	Subtotal ➤ c 11.1	67.00
Sheet no. 2 of sheets attached to Schedule of	(Total of this page)	07.00
Creditors Holding Unsecured Nonpriority Claims	Total > Q 111	67.00
	(Use only on last page of the completed Schedule F)	07.00

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In re <u>GERALD E. YOUNG</u>	Case No	
Debtor	(If Known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			(Ostrainadaeri Oricci)				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNEIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 702127010452			CONSUMER DEBT				
BEST BUY/HSBC PO BOX 15524 WILMINGTON, DE 19850							\$2,000.00
ACCOUNT NO. 114778			CONSUMER DEBT	 			
CARSON PIRIE SCOTT PO BOX 15521 WILINGTON, DE 19805							\$799,00
ACCOUNT NO. 600430090330	1		CONSUMER DEBT				
HSBC/MENARDS PO BOX 15524 WILMINGTON, DE 19850							\$983.00
ACCOUNT NO. 16060062001	1		ASSIGNED BY PEOPLE GAS				
I C SYSTEM INC PO BOX 64378 ST. PAUL, MN 55164							\$4,047.00
ACCOUNT NO. 16437066004	I		ASSIGNED BY RCN TELECOM SERVICES		\dashv	\dashv	
I C SYSTEM INC PO BOX 64378 ST.PAUL, MN 55164							\$69.00
ACCOUNT NO. 190071		\dashv	ASSIGHNED BY LEADINGMAN CLOTHES	+	\dashv	\dashv	
LOU HARRIS COMPANY 613 ACADEMY DRIVE NORTHBROOK, IL 60062							\$272.00
Sheet no3 of shee	ets atta	ched t	to Schedule of π_c	Su teloft	abtotal		8,170.00
Creditors Holding U	nsecure	ed No	npriority Claims (Use only on last page of the complet				8,170.00

(Use only on last page of the completed Schedule F)

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In re <u>GERALD E. YOUNG</u> ,	Case No.
Debtor	(If Known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOHNT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3264431 CITY OF OAK FOREST PO BOX 438495 CHICAGO, IL 60643			MEDICAL DEBT				\$1,797.00
ACCOUNT NO. 0433720168 LONG BEACH MORTGAGE PO BOX 201085 STOCKTON, CA 95202			MORTGAGE DEBT (SHORT SALE)				\$35,000.00
ACCOUNT NO. 32544167109 OAKLAWN RADIOLOGY 37241 EAGLE WAY CHICAGO, IL 60678			MEDICAL DEBT				\$48.50
ACCOUNT NO. 861-1-005086385 MIDWEST DIAGNOSTIC 75 REMITTANCE DRIVE SUITE 3070 CHICAGO, IL 60675			MEDICAL DEBT				\$45.00
		•	Continuation sheets attached (F)	S otal of	ubtota this p		\$ 36,890.50
(Use only on last page of the completed Schedule F) \$ 36,890.50							

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	3.5
In re <u>GERALD E. YOUNG</u> ,	Case No.
Debtor	(If Known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

·							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOHNT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 145			CONSUMER DEBT				
NORTHERN LEASING SYSTEM 132 WEST 31ST STREET FL 14 NEW YORK, NY 10001							\$1,858.00
ACCOUNT NO. 504994122663			CONSUMER DEBT				
SEARS/CITIBANK PO BOX 6189 SIOUX FALLS, SD 57117			·				\$449.00
ACCOUNT NO. 156066633			MORTGAGE (SHORT SALE)			-	
WASHINGTON MUTUAL PO BOX 1093 NORTHRIDGE, CA 91328							\$27,000.00
ACCOUNT NO. 517800796700			CONSUMER DEBT				
FIRST PREMIER BANK 601 SOUTH MINNESOTA AVE SIOUX FALLS, SD 57104							\$307.00
ACCOUNT NO.			CONSUMER DEBT	\vdash			
SEAWAY NATIONAL BANK 645 EAST 87TH STREET CHICAGO, IL 60619							\$363.00
ACCOUNT NO. 7021270104525331 BASS & ASSOCIATES 3936 EAST FORT LOWELL RD SUITE 200 TUCSON, AZ 85712			ASSIGNED BY ECAST FOB HSBC BANK OF NEVADA				\$2,129.83
0 5 5				L s	ubtota	1 >-	\$ 68,997.33
Sheet no. $\frac{5}{}$ of $\frac{5}{}$ sheet Creditors Holding Unit	s atta secur	iched ed No	npriority Claims	otal of	Tota	age) I≫	\$ 08,997.33
(Use only on last page of the completed Schedule F)							

In re	GER	ALD E. YO	OUNG ,	Case No	
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or	unexpired leases.
NAME AND MAILING ADDRESS,	DES
INCLUDING TIP CODE	3.7.4

Debtor

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re GERALD E. YOUNG	,	Case No.	
Debtor	 ,		(if known)
	SCHEDULE H	- CODEBTORS	
Provide the information requested concerning debtor in the schedules of creditors. Include all g commonwealth, or territory (including Alaska, A Wisconsin) within the eight-year period immedia former spouse who resides or resided with the de nondebtor spouse during the eight years immedia child's initials and the name and address of the child's name. See, 11 U.S.C. §112 and Fed. R. Ba	uarantors and co-signers rizona, California, Idaho tely preceding the comm btor in the community pr tely preceding the comm tild's parent or guardian,	. If the debtor resides or resided in a communi- Louisiana, Nevada, New Mexico, Puerto Rice encement of the case, identify the name of the operty state, commonwealth, or territory. Incencement of this case. If a minor child is a co	nity property state, co, Texas, Washington, or e debtor's spouse and of any clude all names used by the odebtor or a creditor, state the
Check this box if debtor has no codebtors.			
NAME AND ADDRESS OF CO	DEBTOR	NAME AND ADDRESS OF C	CREDITOR
SHIRLEY YOUNG 3410 WOODLAND DRIVE OLYMPIA FIELDS, IL 60461		BANK OF AMERICA HOME LOANS PO BOX 5170 SIMI VALLEY, CA 93062	

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In re	GERALD E. YOUNG	Case No.
	Debtor	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE									
Status: SEPAR	RELATIONSHIP(S): BRANDON YOUNG	AGE(S): 15								
Employment:	DEBTOR		SPOUSE							
Occupation										
Name of Employer		<u> </u>								
How long employed										
Address of Employe										
	•									
	of average or projected monthly income at time	DEBTOR	SPOUSE							
case fi	led)	c	•							
Monthly gross was	es, salary, and commissions	\$	\$							
(Prorate if not pai		\$	S							
Estimate monthly of		-								
SUBTOTAL										
		\$	<u> </u>							
LESS PAYROLL I		•								
a. Payroll taxes and	1 social security	\$	<u> </u>							
b. Insurance		}	<u>\$</u>							
c. Union dues		<u> </u>	<u></u>							
d. Other (Specify):		3								
SUBTOTAL OF PA	AYROLL DEDUCTIONS	\$	\$							
TOTAL NET MON	THLY TAKE HOME PAY	\$	\$							
Regular income from	m operation of business or profession or farm tatement)	<u>s</u>	\$							
Income from real pr	roperty	\$	S							
Interest and dividen		\$	S							
 Alimony, maintenant the debtor's use 	ance or support payments payable to the debtor for or that of dependents listed above	\$	\$							
,	government assistance									
	SOCIAL SECURITY	s 1,252.00	\$							
Pension or retirem		\$	\$							
. Other monthly inco		s 2,939.00								
(Specify): VAL	DISABILITY	\$ 6,339.00	<u> </u>							
. SUBTOTAL OF L	INES 7 THROUGH 13	s <u>4,191.00</u>	\$							
. AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	s <u>4,191.00</u>	\$							
	RAGE MONTHLY INCOME: (Combine column	s <u>4,1</u>	91.00							
als from line 15)		(Report also on Summar	y of Schedules and, if applicable,							
		on Statistical Summary of	of Certain Liabilities and Related Data)							

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re	GERALD E. YOUNG ,	Case No.
	Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of experience of the complete and debtor's spouse maintains a separate household.	nditures labeled "Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	s_1,100.00
a. Are real estate taxes included? Yes V No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	s 350.00
b. Water and sewer	s 35.00
c. Telephone	s 35.00
d Other CABLE/INTERNET/PHONE	s 140.00
3. Home maintenance (repairs and upkeep)	s200.00
4. Food	s250.00
5. Clothing	\$
6. Laundry and dry cleaning	s35.00
7. Medical and dental expenses	s 200.00
8. Transportation (not including car payments)	s100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	s50.00
10.Charitable contributions	s300.00
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	s250.00
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	· · · · · · · · · · · · · · · · · · ·
a. Auto	s <u>538.00</u>
b. Other	\$
c. Other	•
14. Alimony, maintenance, and support paid to others	s 300.00
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	s3,883.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule 1	s 4,191.00
b. Average monthly expenses from Line 18 above	s3,883.00
c. Monthly net income (a. minus b.)	s 308.00

Document

Case 09-47986 Doc 1
B6 Declaration (Official Form 6 - Declaration) (12/07)

Filed 12/18/09 Entered 12/18/09 15:24:49 Desc Main

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GERALD E. YOUNG Debtor

Case No. ____

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	A
10 (00 (0.00	
Date 12/27/2009	Signature: Debtor
	Detror
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices an promulgated pursuant to 11 U.S.C. § 110(h) setting a max	uptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been innum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum more or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
lf the bankruptcy petition preparer is not an individual, sto who signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
¥	
Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individual If more than one person prepared this document, attach as	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: iditional signed sheets conforming to the appropriate Official Form for each person.
Names and Social Security numbers of all other individual If more than one person prepared this document, attach as 4 bankruptcy petition preparer's failure to comply with the prof 18 U.S.C. § 156.	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
Names and Social Security numbers of all other individual if more than one person prepared this document, attach as 4 bankruptcy petition preparer's failure to comply with the profits U.S.C. § 156.	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: Iditional signed sheets conforming to the appropriate Official Form for each person. Purious of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
Names and Social Security numbers of all other individual If more than one person prepared this document, attach as 4 bunkrupicy petition preparer's failure to comply with the profits U.S.C. § 156. DECLARATION UNDER PENA I, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: iditional signed sheets conforming to the appropriate Official Form for each person. Pusions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
Names and Social Security numbers of all other individual If more than one person prepared this document, attach as A bankrupicy petition preparer's failure to comply with the profits U.S.C. § 156. DECLARATION UNDER PENA I, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: iditional signed sheets conforming to the appropriate Official Form for each person. Patients of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; ALTY OF PERHURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Names and Social Security numbers of all other individual If more than one person prepared this document, attach ac A bunkrupicy petition preparer's failure to comply with the profits U.S.C. § 156. DECLARATION UNDER PENA I, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: difficult signed sheets conforming to the appropriate Official Form for each person. Putions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
Names and Social Security numbers of all other individual If more than one person prepared this document, attach ac A bunkrupicy petition preparer's failure to comply with the profits U.S.C. § 156. DECLARATION UNDER PENA I, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: iditional signed sheets conforming to the appropriate Official Form for each person. Patients of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; ALTY OF PERHURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

	Northern Northern	_ DISTRICT OF	Illinois
In re:	GERALD E. YOUNG Debtor	_, Case No	(if known)
	STATEMENT	OF FINANCIAL A	AFFAIRS
informatiled. A should affairs. child's p § 112 ar must coaddition	This statement is to be completed by every department of the capacition for both spouses is combined. If the capacition for both spouses whether or not a joint peti. An individual debtor engaged in business as a so provide the information requested on this statem. To indicate payments, transfers and the like to parent or guardian, such as "A.B., a minor child and Fed. R. Bankr. P. 1007(m). Questions 1 - 18 are to be completed by all decomplete Questions 19 - 25. If the answer to an anal space is needed for the answer to any question of the question of	ase is filed under chapter 12 ition is filed, unless the spoole proprietor, partner, family nent concerning all such act minor children, state the ch., by John Doe, guardian." Electors. Debtors that are or applicable question is "Noon, use and attach a separate	uses are separated and a joint petition is not ly farmer, or self-employed professional, ivities as well as the individual's personal aild's initials and the name and address of the loo not disclose the child's name. See, 11 U.S.C. have been in business, as defined below, also one," mark the box labeled "None." If
	, , , , , , , , , , , , , , , , , , ,	DEFINITIONS	
the film of the v self-em	"In business." A debtor is "in business" for the purpose of this and debtor is "in business" for the purpose of this ag of this bankruptcy case, any of the following: oting or equity securities of a corporation; a parployed full-time or part-time. An individual debt in a trade, business, or other activity, other tharment.	s form if the debtor is or has an officer, director, manag tner, other than a limited pa btor also may be "in busines	s been, within six years immediately preceding ing executive, or owner of 5 percent or more artner, of a partnership; a sole proprietor or ss" for the purpose of this form if the debtor
percer	"Insider." The term "insider" includes but is a atives; corporations of which the debtor is an of at or more of the voting or equity securities of a affiliates; any managing agent of the debtor.	ficer, director, or person in corporate debtor and their r	control; officers, directors, and any owner of
	Income from employment or operation	of business	
lone	State the gross amount of income the debtor has the debtor's business, including part-time active beginning of this calendar year to the date this two years immediately preceding this calendar the basis of a fiscal rather than a calendar year of the debtor's fiscal year.) If a joint petition is under chapter 12 or chapter 13 must state incommender than the property of the debtor's fiscal year.	vities either as an employee s case was commenced. Sta ar year. (A debtor that main r may report fiscal year inco is filed, state income for eac	or in independent trade or business, from the ste also the gross amounts received during the stains, or has maintained, financial records on ome. Identify the beginning and ending dates the spouse separately. (Married debtors filing

AMOUNT

spouses are separated and a joint petition is not filed.)

SOURCE

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT 2.939.00

SOURCE VA DISABILITY BENEFITS

1,252.00

SOCIAL SECURITY BENEFITS

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or je

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT

AMOUNT

PAID

STILL OWING

2

None

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/

AMOUNT PAID OR AMOUNT STILL

OWING

TRANSFERS VALUE OF

TRANSFERS

Z

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments

Nonz

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER WASHINGTON MUTUAL

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

PO BOX 1093 NORTHRIDGE, CA 91328

2008

SINGLE FAMILY HOME 108,000.00

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

None

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY
TRANSFERRED AND

DATE VALUE RECEIVED



b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION

DATE OF TRANSFER OR SURRENDER.

6

CONTENTS IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None Z If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

7

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

8

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

	NAME		ADDRESS
None	d. List all financial institutions, credit financial statement was issued by the	tors and other parties, including mero	cantile and trade agencies, to whom a
	NAME AND ADDRESS	·	DATE ISSUED
	20. Inventories	11 to 11	
Voot Z	a. List the dates of the last two invent taking of each inventory, and the dolla		
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
Neme	b. List the name and address of the pe in a., above.	erson having possession of the record	s of each of the inventories reported
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	21 . Current Partners, Officers	, Directors and Shareholders	
John Z	 If the debtor is a partnership, li partnership. 	ist the nature and percentage of partne	ership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
iose Ž	b. If the debtor is a corporation directly or indirectly owns, contro corporation.	, list all officers and directors of the ols, or holds 5 percent or more of the	corporation, and each stockholder who voting or equity securities of the
	согрогияст.		NATURE AND PERCENTAGE

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

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11

		ed by an individual or individua	
	I declare un affairs and	ider penalty of perjury that I hat any attachments thereto and that	we read the answers contained in the foregoing statement of financial at they are true and correct.
	Date	12/27/2009	Signature
			of Debtor
	Date		Signature of Joint Debtor (if any)
<i></i>	I declare unde	on behalf of a partnership or corpora r penalty of perjury that I have read that they are true and correct to the best	tion] e answers contained in the foregoing statement of financial affairs and any attachments of my knowledge, information and belief.
			Signature
			Print Name and Title
	[An individual	signing on behalf of a partnership or	corporation must indicate position or relationship to debtor.]
			continuation sheets attached
	Penalty for	making a false statement: Fine of up to	\$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
and 342(b	e under penalty o tion and have pro); and, (3) if rule y petition prepare	of perjury that: (1) I am a bankruptcy ovided the debtor with a copy of this of sor guidelines have been promulgate.	TTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for focument and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), d pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by the maximum amount before preparing any document for filing for a debtor or accepting
Printed or	Typed Name and	Title, if any, of Bankruptcy Petition	Preparer Social-Security No. (Required by 11 U.S.C. § 11
lf the bank responsibl	ruptcy petition p e person, or part	reparer is not an individual, state the ner who signs this document.	name, title (if any), address, and social-security number of the officer, principal,
Address		,	
X	of Bankruptcy P	etition Preparer	Drate
Names and not an indi-	Social-Security vidual:	numbers of all other individuals who	prepared or assisted in preparing this document unless the bankruptcy petition preparer
If more tha	л опе регѕоп ргеј	pared this document, attach additional	signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

In re GERALD E. YOUNG,	Case No.
Debtor	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A — Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. I	
Creditor's Name:	Describe Property Securing Debt:
CHASE BANK	BENZ S430
Property will be (check one):	
☑ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	
	Not claimed as exempt
	7 (Vot Claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
BANK OF AMERICA	SINGLE FAMILY HOME
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☑ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	• •
Promosto in the state of	
Property is (check one): Claimed as exempt	137 (12)
es Claimed as exempt	Not claimed as exempt

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B 8 (Official Form 8) (12/08)

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO
continuation sheets atta	school (stand)	······································
declare under penalty of	perjury that the above indicates my in personal property subject to an unexp	tention as to any property of my ired lease.
	Signature of Debtor	
	Signature of Joint Debtor	